

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Michael Morton
Karol Elaine Morton
Debtors

Case No. 13-05349-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 43

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb +David Michael Morton, Karol Elaine Morton, 134 Carlisle St., Wilkes Barre, PA 18702-3402
4410410 +204 Shore Dr. Association, Mr. Lou Chefalino, Administrator, P.O. Box 1175, Montague, NJ 07827-0175
4392531 +Aes/Pnc Natl City, 1200 N 7th St, Harrisburg, PA 17102-1419
4392539 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
4410408 +Gleason Angela M, 115 Deep Brook Rd, Milford, PA 18337-9476
4410407 +Gleason Joseph N, 115 Deep Brook Rd, Milford, PA 18337-9476
4410417 +High Point Country Club, P.O. Box 1301, Montague, NJ 07827-0301
4410418 +JCP & L Electric, P.O. Box 3687, Akron, OH 44309-3687
4410409 JOHN A POKA ATTORNEY AT LAW, 103 STEVEN COURT, MONROE, NY 10950-4522
4443528 +Midfirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
4392542 +Midland Mtg/Midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
4427502 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4393730 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
4410423 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
4392543 Penn Security Bank, Spruce St & Washington, Scranton, PA 18503
4434238 +Penn Security Bank & Trust Co, 150 N Washington Ave, Scranton, PA 18503-1865
4410421 +Penn Star Bank, 409 Lackawanna Ave, Scranton, PA 18503-2059
4392544 +Pnc Bank Na, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
4410424 Sussex Bank, P.O. Box Route 23, Franklin, NJ 07416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4434927 +E-mail/Text: bncmail@w-legal.com Dec 14 2018 19:50:13 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4392535 EDI: BANKAMER.COM Dec 15 2018 00:24:00 Bk Of Amer, 4161 Piedmont Pkwy,
Greensboro, NC 27410
4392534 EDI: BANKAMER.COM Dec 15 2018 00:24:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
4410411 EDI: BANKAMER.COM Dec 15 2018 00:24:00 Bank Of America, P.O. Box 15019,
Wilmington, DE 19886-5019
4392532 EDI: BANKAMER.COM Dec 15 2018 00:24:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
4392533 +EDI: TSYS2.COM Dec 15 2018 00:23:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
4392536 EDI: CAPITALONE.COM Dec 15 2018 00:24:00 Cap One, Po Box 85520, Richmond, VA 23285
4410412 EDI: CAPITALONE.COM Dec 15 2018 00:24:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
4392537 +EDI: CHASE.COM Dec 15 2018 00:24:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
4410413 EDI: CHASE.COM Dec 15 2018 00:24:00 Chase Bank, P.O. Box 15123,
Wilmington, DE 19886-5153
4410414 EDI: CHASE.COM Dec 15 2018 00:24:00 Chase Bank, P.O. Box 15153,
Wilmington, DE 19886-5153
4410415 EDI: CRFRSTNA.COM Dec 15 2018 00:23:00 Credit First NA, P.O. Box 81344,
Cleveland, OH 44188-0344
4398466 +EDI: TSYS2.COM Dec 15 2018 00:24:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4394989 EDI: DISCOVER.COM Dec 15 2018 00:24:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4410416 +EDI: DISCOVER.COM Dec 15 2018 00:24:00 Discover Card, PO Box 71084,
Charlotte, NC 28272-1084
4392538 +EDI: DISCOVER.COM Dec 15 2018 00:24:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4651276 EDI: ECMC.COM Dec 15 2018 00:23:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
4651277 EDI: ECMC.COM Dec 15 2018 00:23:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL MN 55116-0408
4399062 +E-mail/Text: autocollections@essabank.com Dec 14 2018 19:49:36 Franklin Security Bank,
1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
4392540 E-mail/Text: autocollections@essabank.com Dec 14 2018 19:49:36 Franklin Security Bank,
667 N River St, Plains, PA 18705
4410419 E-mail/Text: camanagement@mtb.com Dec 14 2018 19:49:49 M & T Bank, P.O. Box 900,
Millsboro, DE 19966
4410420 EDI: CHASE.COM Dec 15 2018 00:24:00 Marriot Rewards, P.O. Boxx 15153,
Wilmington, DE 19886-5153
4392541 +EDI: TSYS2.COM Dec 15 2018 00:24:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
4410422 E-mail/Text: bankruptcy@nbtbank.com Dec 14 2018 19:50:19 Pennstar Bank,
409 Lackawanna Avenue, Scranton, PA 18503

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0314-5

User: CKovach
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cr* +Franklin Security Bank, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
ECMC aamarteifio@ecmc.org
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
Jason J Mazzei on behalf of Debtor 2 Karol Elaine Morton mazzeiecf@debt-be-gone.com,
donotemail.mazzeiecfbackuponly@gmail.com
Jason J Mazzei on behalf of Debtor 1 David Michael Morton mazzeiecf@debt-be-gone.com,
donotemail.mazzeiecfbackuponly@gmail.com
Jeremy Michael Bolles on behalf of Debtor 2 Karol Elaine Morton lawoffice.jmbolles@gmail.com,
jmbolles@gmail.com
Jeremy Michael Bolles on behalf of Debtor 1 David Michael Morton lawoffice.jmbolles@gmail.com,
jmbolles@gmail.com
John Fisher on behalf of Creditor Franklin Security Bank johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
Joshua I Goldman on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Paul W McElrath, Jr. on behalf of Debtor 2 Karol Elaine Morton ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W McElrath, Jr. on behalf of Debtor 1 David Michael Morton ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Thomas I Puleo on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **David Michael Morton**
First Name Middle Name Last Name

Debtor 2 **Karol Elaine Morton**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-05349-JJT**

Social Security number or ITIN **xxx-xx-4225**

EIN **-----**

Social Security number or ITIN **xxx-xx-5680**

EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Michael Morton

Karol Elaine Morton

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

December 14, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.